

Notice of Allowability

Application No.

09/746,172

Examiner

Daniel S. Felten

Applicant(s)

HINKLE ET AL.

Art Unit

3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 7/18/2006.
2. ☒ The allowed claim(s) is/are 3-13, 15-21, 23-37, 39-45, 47 and 48.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

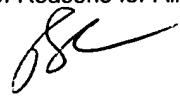
Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☐ Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date _____
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date 12/05/2006.
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


Ex. Dan Felten
Art Unit 3693
Business Methods

EXAMINER'S AMENDMENT

1. Examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

The application has been amended as follows:

Claim 21: Delete "*at least one of*" from "means for producing a collection priority value, the collection priority value based on *at least one of*...."

Claim 26: Delete "*at least one of*," from "calculating a collection priority value for each value uploaded, the collection priority value based on *at least one of*...."

Delete "*wherein*," from "*wherein* the collection priority value is determined from the equation:" and substitute "," (see "*wherein*" clauses MPEP 2111)

Claim 45: Delete "*at least one of*" from "generates a collection priority value for each item recorded, the collection priority value based on *at least one of*...."

Claim 47: Delete "*at least one of*" from "generates a collection priority value for each item entered into the system, the collection priority value based on *at least one of*...."

Claim 48: Delete "*at least one of*" from "generate a collection priority value for each item entered into said system, the collection priority value based on *at least one of*...."

2. Authorization for this examiner's amendment was given in a telephone interview with Mr. Daniel Fitzgerald, Reg. No. 38,880 on December 05, 2006.

REASONS FOR ALLOWANCE

3. The following is an examiner's statement of reasons for allowance: Kosiba (US 6,098,052) is the closest prior art of record. Kosiba discloses a computerized collection strategy model for use in collecting payments from delinquent accounts. The collection strategy estimates for each possible collection strategy model how much will be paid on each account in response to that collection strategy, estimates the amount of resources to be expended in the execution of that collection strategy, and recommends a particular collection strategy for each account that optimizes the use of the available collection resources. Kosiba does not disclose or suggest a system and/or method for prioritizing debt collections for a collector having customers with debt relating to an item acquired by a customer and generates a collection priority value for each item entered into the system, the collection priority value is based on a number of days past due for an item, a value of an item, a customer's total outstanding balance, a customer's credit score, a customer's internal payment score, a number of days since action due date for an item, and a total number of open items for that customer, the collection priority value is determined from the equation found in applicant's specification, on page 5, line 16.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Daniel S. Felten whose telephone number is (571) 272-6742.

The examiner can normally be reached on Flex.

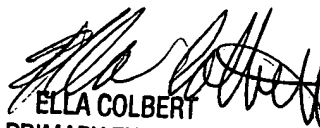
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on (571) 272-66712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



DSF
12/01/2006

Daniel S Felten
Examiner
Art Unit 3693



ELLA COLBERT
PRIMARY EXAMINER